

We're Proud To Be Your Bank



**By Brian Matzke
President**

If you visited the Waverly Office this Fall, you have seen our busy construction zone with workers and equipment inside and outside the bank. We greatly appreciate your patience and understanding during this process. We're getting closer to completion, and we look forward to inviting you to an

Open House to see the newly remodeled bank in 2023.

As you may know, interest rates have been rising this year. Our rates on several accounts have increased, too. You can maximize your earnings in our My Checking account and in our Prime Time Money Market account. If you are looking for safety and security for your money with FDIC insurance, contact a banker to learn more about these accounts and other options. If you need to borrow money for personal or business purposes, come talk with us. We will do our best to offer favorable financing options to meet your needs.

As a family-owned, community bank, we truly care about our customers and communities. We invest our time and resources back into the community. When you bank with us, you can be confident that your dollars are reinvested locally to help people purchase cars, homes, make home improvements, purchase and grow businesses, buy farm equipment and more. Thank you for choosing us as your financial partner.

Together, we can keep our communities strong and growing.

Need to borrow money? *Let's talk.*

- **Personal Loans**

Vehicle, boat & camper loans
... and more!

- **Business & Ag Loans**

We're an SBA, USDA & FSA approved lender.

- **Home Loans**

Mortgages to buy or build ... and home equity loans, too!



Community bank expertise.

Local decisions. Local staff. MN family owned.



Waverly Office Construction Nearing Completion

Thank you for your patience and understanding! It has been an interesting Fall at the Waverly Office, with old walls coming down, new walls going up, hammers pounding, and countless skilled workers focused on creating a beautiful new bank. Despite the dust and the noise, it has been exciting to see the changes taking place.

Special thanks to our staff, too, for their patience and flexibility. They have moved from place-to-place and have worked in a hectic construction zone for many weeks.

As with any major project, there have been some delays and interruptions, but we do see the 'light at the end of the tunnel!' We are eager to finish this project, and we look forward to serving you in our newly remodeled Waverly office. Watch for Open House details in early 2023.





Please Join Us in Spreading Holiday Cheer!

Toy Drive

Please bring a new, unwrapped toy to the Bank.

Waverly through Dec 16

We are partnering with **HLWW National Honor Society.**

Montrose through Dec 20

We are partnering with the **Buffalo Rotary and Toys for Tots.**

Happy Holidays!



Employee Spotlight—Joel Brunner

Happy 10th Anniversary, Joel! Time flies when we're having fun and Joel celebrated his 10-year milestone with Citizens State Bank in July 2022. Joel started his career in the financial industry in 2001. He is a graduate of the Graduate School of Banking and is the Vice President of Lending and Branch Manager of our Montrose Office.

When you come to the Montrose Office, chances are you'll hear Joel's laugh, see his smile, or be greeted with a firm handshake. He enjoys visiting with customers and building relationships. When asked what he likes best about his job, Joel replied, "As a Branch Manager, I love empowering our employees to make decisions and watching them grow in their positions. With our customers, I truly value being a trusted advisor, and whether the news is good or not-so-good, people know we will work hard for them. When our customers succeed, we do, too." When Joel isn't at work, he enjoys many outdoor activities – running, golfing, horseback riding and landscape projects. Stop in the Montrose Office to say HELLO to Joel!



Joel Brunner
Vice President /
Branch Manager

Waverly Office

609 Pacific Ave.
Waverly, MN 55390

Main 763-658-4417
Fax 763-658-4836



Mailing Address

PO Box 68
Waverly, MN 55390

Telephone Banking

763-658-4488



Montrose Office

145 Nelson Blvd
Montrose, MN 55363

Main 763-675-BANK (2265)
Fax 763-675-8148

Year-End Tax Planning Consider IRAs & HSAs



Maximize your tax savings when you contribute to an Individual Retirement Account (IRA) or a Health Savings Account (HSA).

Don't forget, your money is FDIC insured so you can enjoy peace-of-mind that your money is safe and secure.

Contact a banker to learn more.

Consult your tax advisor for eligibility and tax benefits.

Fraud Prevention Protect Yourself

Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be the bank. Some try to trick you to give personal information or money. Your financial safety and security are very important to us. We encourage you to visit our website or Facebook page to learn more. Here are some tips to help you:

PRO TIP
Call the number on your card.

If you think an email, text, or call might be a scam, play it safe. Just hang up and call the number on the back of your card.

PRO TIP
Never share your PIN or password.

Got an email, text, or phone call that claims to be from your bank, but is asking for your PIN or password? #BanksNeverAskThat. Just hang up and call the number on the back of your card.

PRO TIP
Watch for misspelled words.

Fraudulent texts and emails often have typos. Real banks use spell check. Get more fraud prevention tips and play the new game 'Scam City' when you click the link below.

PRO TIP
Beware of scare tactics.

Scam emails, texts, and calls may pressure or even threaten you to respond. #BanksNeverAskThat. Just ignore them, and call your bank directly.

PRO TIP
Be wary of suspicious links.

Banks will never send you a text or email that asks you to click on a suspicious link. Get more #BanksNeverAskThat tips—and play the new game 'Scam City'.

Please contact us immediately if you suspect fraud on your accounts.